

THE LIFE OF ALTON E. GLASS

Interviewee: Alton E. Glass

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Description

Alton E. Glass was interested in, or associated with, agriculture nearly all his life. Born in 1893 on a ranch at San Ramon, California, he spent his early childhood on the T. B. Rickey ranch in eastern California. He remembers well the Rickey spread, and the details of ranch life there. Mr. Glass received his early education at home on the Rickey ranch, and later attended schools in California and Reno, Nevada. After leaving the University of Nevada, he worked at various engineering jobs in Nevada, California and Texas, finally returning to Reno. There, he became associated with First National Bank, and his second—and longest—work in the agricultural field began. Working as appraiser for the bank, Glass visited hundreds of farms, ranches and livestock herds in the course of a forty-year career. He learned to judge crops and animals with the sure consideration of an expert in both banking and ranching. Meanwhile, he observed the development of branch banking and the expansion of financial facilities in Nevada.

The memoir by Alton E. Glass includes descriptions of life on the Rickey ranch with observations on local people; accounts of educational conditions in Reno in the period from 1908 to 1915; vignettes of his work with Shell Oil in California and Magnolia Petroleum Company in Texas; the evolution of the First National Bank of Nevada; narratives and anecdotes of his work as appraiser for the bank, including economic assessments of nearly every rural community in Nevada; and a philosophical conclusion. Mr. Glass died in May, 1966.

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An Oral History Conducted by Mary Ellen Glass

University of Nevada Oral History Program

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PREFACE TO THE DIGITAL EDITION

Established in 1964, the University of Nevada Oral History Program (UNOHP) explores the remembered past through rigorous oral history interviewing, creating a record for present and future researchers. The program's collection of primary source oral histories is an important body of information about significant events, people, places, and activities in twentieth and twenty-first century Nevada and the West.

The UNOHP wishes to make the information in its oral histories accessible to a broad range of patrons. To achieve this goal, its transcripts must speak with an intelligible voice. However, no type font contains symbols for physical gestures and vocal modulations which are integral parts of verbal communication. When human speech is represented in print, stripped of these signals, the result can be a morass of seemingly tangled syntax and incomplete sentences—totally verbatim transcripts sometimes verge on incoherence. Therefore, this transcript has been lightly edited.

While taking great pains not to alter meaning in any way, the editor may have removed false starts, redundancies, and the “uhs,” “ahs,” and other noises with which speech is often liberally sprinkled; compressed some passages which, in unaltered form, misrepresent the chronicler's meaning; and relocated some material to place information in its intended context. Laughter is represented with [laughter] at the end of a sentence in which it occurs, and ellipses are used to indicate that a statement has been interrupted or is incomplete...or that there is a pause for dramatic effect.

As with all of our oral histories, while we can vouch for the authenticity of the interviews in the UNOHP collection, we advise readers to keep in mind that these are remembered pasts, and we do not claim that the recollections are entirely free of error. We can state, however, that the transcripts accurately reflect the oral history recordings on which they were based. Accordingly, each transcript should be approached with the

same prudence that the intelligent reader exercises when consulting government records, newspaper accounts, diaries, and other sources of historical information. All statements made here constitute the remembrance or opinions of the individuals who were interviewed, and not the opinions of the UNOHP.

In order to standardize the design of all UNOHP transcripts for the online database, most have been reformatted, a process that was completed in 2012. This document may therefore differ in appearance and pagination from earlier printed versions. Rather than compile entirely new indexes for each volume, the UNOHP has made each transcript fully searchable electronically. If a previous version of this volume existed, its original index has been appended to this document for reference only. A link to the entire catalog can be found online at <http://oralhistory.unr.edu/>.

For more information on the UNOHP or any of its publications, please contact the University of Nevada Oral History Program at Mail Stop 0324, University of Nevada, Reno, NV, 89557-0324 or by calling 775/784-6932.

Alicia Barber
Director, UNOHP
July 2012

INTRODUCTION

Alton E. Glass was interested in, or associated with agriculture nearly all his life. Born in 1893 on a ranch at San Ramon, California, he spent his early childhood on the T. B. Rickey ranch in eastern California. He remembered well the Rickey “spread,” and the details of ranch life there. Mr. Glass received his early education at home on the Rickey ranch, and later attended schools in California and Reno, Nevada. After leaving the University of Nevada, he worked at various engineering jobs in Nevada, California and Texas, finally returning to Reno. There, he became associated with First National Bank, and his second—and longest—work in the agricultural field began. Working as appraiser for the bank, Glass visited hundreds of farms, ranches and livestock herds in the course of a forty-year career. He learned to judge crops and animals with the sure consideration of an expert in both banking and ranching. Meanwhile, he observed the development of branch banking and the expansion of financial facilities in Nevada.

Mr. Glass responded enthusiastically to the invitation to record his life history, at a time when he was confined to his home by illness. There were five interviews between September 15 and October 12, 1965. Although he was ill, Mr. Glass made a thorough presentation of his story. He died in May, 1966.

The memoir by Alton E. Glass includes descriptions of life on the Rickey ranch with observations on local people; accounts of educational conditions in Reno in the period from 1908 to 1915; vignettes of his work with Shell Oil in California and Magnolia Petroleum Company in Texas; the evolution of the First National Bank of Nevada; narratives and anecdotes of his work as appraiser for the bank, including economic assessments of nearly every rural community in Nevada; and a philosophical conclusion.

The Oral History Project of the Center for Western North American Studies attempts to preserve the past and the present for researchers by recording the life stories of persons who have had a part in the

development of Nevada and the West. Other oral histories in progress concurrently with Mr. Glass's included interviews with Silas E. Ross, former University of Nevada Regent; I. A. Lougaris, A Greek immigrant fruit peddler who became a prominent Nevada attorney; Rufus Adams, grandson of a pioneer of Carson Valley; Jenny M. Bruns, a teacher in some of the state's now-decayed mining camps; and Mildred N. Bray, former state Superintendent of Public Instruction. We are grateful to the University of Nevada Department of Agricultural Economics for assistance in preparation of this script.

Permission to cite or quote from Mr. Glass's oral history should be obtained through the Center for Western North American Studies.

Mary Ellen Glass
University of Nevada, 1966

MY EARLY LIFE AS A CALIFORNIA COUNTRY BOY

This document will be the life history of Alton Earle Glass from the year 1893 up to the present moment. My father was Frederick Elmer Glass, a farmer and rancher in the San Ramon Valley in Contra Costa County in California. The family consisted of father and mother and two sisters at the time I was born. The family lived in a little community called San Ramon where father operated a small farm and ranch of his own. It was a portion of the original Glass ranch which grandfather, David Glass, took up in the year 1848. The property was a part of the old Vallejo Spanish Grant which consisted of an empire that went from the Bay area inland as far as Vacaville of the present time; and from north to south from Marysville almost to Stockton, California. Father raised beef. He butchered and sold this beef in Berkeley, California, which was the headquarters of most of the beef industry around the Bay area at that time. At one time, Father was veterinary for the big Miller and Lux ranching concern of the West Coast. He was subsequently offered the job as superintendent for the T. B. Rickey enterprises

with headquarters at Topaz, California. In 1893, when I was six weeks old, the family moved from San Ramon to Topaz, where father took up his duties as superintendent for the Rickey company. The T. B. Rickey spread was a concern which represented 200,000 acres under fee simple title, and controlled some 10,000,000 acres of land from Bishop, California, to Lake Tahoe. The last count made on the cattle was in 1900. At that time, the overall count was 35,000 head of animals. There is no question in my mind but that some 4,000 to 5,000 animals were never counted in this figure. Where Father had been a veterinarian for Miller and Lux, he was not a trained veterinarian inasmuch as he did not have a degree; however, he had a peculiar knack of being able to handle almost any animal disease that showed up. Before the turn of the century, anthrax and black leg were two of the most vicious diseases in livestock at that period. It is my recollection that in 1898, the summer saw 1,800 head of cattle die from this anthrax. It was necessary to hire a special crew which covered the carcasses as

they dropped and burned the animals on the spot to try to eradicate the disease. At that time, there were no vaccines which were absolute certain disease-proof controls. Mr. T. B. Rickey was a very dynamic character, but he was also a very ruthless man. It was Mr. Rickey's ambition to control or own the entire Antelope Valley area. However, there were many stubborn farmers in the area who were just as adamant in controlling their little areas as Mr. Rickey was in controlling and augmenting his areas. Mr. Rickey, during the period that we were in the Topaz Valley, broke many of the small farmers and subsequently acquired their property to add to his acreage in his effort to control the entire area. Some of the local people who were operating in the valley were the old Chichester family, the Pitts family, the Radley family, the Hardy family, the Trumble family, the McKay family, the Powell family, and the McAllister family. Some of these operators were sheep men as well as cattlemen, and sheep were simply taboo as far as T. B. Rickey was concerned. His main effort to control the valley was to get rid of all the sheepmen that he possibly could. However, some of these old operators were men who had priorities over T. B. Rickey and it was impossible to buy or force them out of the picture. In the actual cattle operation, the steers were marked as soon as possible in the late spring. These animals were never disturbed until four years later, when they were gathered, put into feed yards, fed loose alfalfa and some grain for 100 to 140 days and driven from the Topaz area to Carson City, Nevada, where they were sold. Beef, before the turn of the century, was from big-boned, high-shouldered Durham animals. The steers, when driven to market, would be the light end at 1,600 pounds, and the heavy end up to 2,000 pounds. It took four days to

drive the beef from the Topaz areas into Carson City, which was a distance of 42 miles. The beef delivered at Carson City brought 4.5 cents live weight. In 10 years time, Mr. Rickey made a sizeable fortune on the sale of this beef. I do not recall ever seeing a cow or a heifer go to the market. They were saved for replacements for the animals, because the death loss was way in excess of today's averages. A good cow could be purchased for \$25 to \$30, and an excellent bull could be purchased at \$100. At the start of the operation in that particular valley they did have the Mono National Forest which went from the Bishop area almost to Lake Tahoe. However, the forest control was not too big a problem at that time, as the campers and summer residents had not discovered the magnificent areas in the Bridgeport and Bishop countries. The Forest Service was practically started in the year 1888 in this particular area. Mr. William Mall was the chief Forest Ranger, and he controlled the region from Bishop to Lake Tahoe. At the inception of the Forest Service in that area, there were some 45,000 head of cattle which were summered on the summer ranges which now comprise the June Lakes area, the Bridgeport areas, and the Long Valley area where Crowley Lake is now located. At the present time, some of the fine areas such as June Lakes, the Twin Lakes in the Bridgeport area have been taken out of grazing use and are now used for recreational purposes. It is my understanding that in the year 1960 the maximum permits for livestock on the Mono National Forest—now called the Toiyabe National Forest—was 18,000 head of cattle, maximum. Mr. William Mall, who was the Chief Forest Ranger for the area, was a thorough livestock man. He also understood forage, browse, the different types of forest trees, and the limits to which an area would

carry certain numbers of livestock. Mr. Rickey and Mr. Mall were at loggerheads at all times, because Rickey felt that he was being cramped by Mall's style of designating certain numbers of cattle for certain particular areas. However, Mr. Rickey never won an argument with Mr. Mall. And Mr. Mall's control of the area has subsequently shown that he did an excellent job from the inception of the Forest Service into the present-day operations. In the control of the forest areas, during William Mall's administration of the district, things went along very smoothly and there were no particular serious controversies (except those with Rickey) ever arose. However, subsequent to Mr. Mall's retirement from the service, there were many men with excellent academic backgrounds who were sent to the area to administer the Forest Service. They did not understand local conditions, and were subject to political pressures at all times, so that eventually, many, many controversies arose over the number of animals which were permitted under any particular permit for the Forest Service. Subsequently, when the Taylor Grazing Service was inaugurated (it was supposed to supplement the Forest Service in areas which were not within the forest boundaries) , there were additional controversies which arose because of the redistribution of permits to some of the old-time operators in the area. I remember distinctly the Fallon operation on the East Walker River which had Forest Permits of 4,000 head of cattle and grazing permits of 5,600 head of cattle. Their permits, after the fourth year, were cut to 2,000 head of cattle on the Mono National Forest and to 1,800 head of cattle on the open range. Mother was Theodosia, the daughter of H. W. Hauxhurst, who was an English mining engineer. She was born on Victoria Island in B. C., where her

father was the superintendent of the coal mines which were then operating on the island of Vancouver. Subsequently, her family was transferred to Nortonville and Summersville, which were two little towns on the base of Mt. Diablo in Contra Costa County. There, her father attempted to develop some coal stratas which were showing at the surface of the ground. These coal mines never developed into anything very extensive. However, they did continue in operation for many years.

Mother was an honor graduate from the San Jose State Normal College at San Jose, California. She was subsequently a teacher around the Bay area, and was teaching in the San Ramon Valley when she met father and they were married in the year 1888. Mother was very well read and was an excellent pianist. She had a knack as a teacher which was wonderful. She was one of these teachers that insisted on a great deal of memory work. In my early days I memorized many poems that still stay with me in my subconscious mind. Mother was a wonderful mathematician. During my grammar school and high school work, she saw to it that my mathematics was always in the top bracket when the report cards came out. Mother taught one year in the Topaz area. However, there were so many conflicting conditions in the valley at that time, that the single year was all that Mother ever taught. However, my schooling from the start to the fourth grade was strictly from Mother's direct teaching. She also taught the older sister and my next sister. My brother was born in Carson City in 1894, and that rounded the family at two boys and two girls. The controversy which stopped Mother from teaching school in Topaz is a little vague in my mind. However, I do recall that T. B. Rickey came out to the home and told Mother that

she just simply could not quit that school. And, I can distinctly remember Mother saying, "I cannot only quit teaching, but I can throw you out of the house if necessary!" I was about seven years old when that happened.

Our family life at Topaz was very simple, and the whole mode of living was right with the family at practically all times. Father's work required him to be on the job at the headquarter's ranch at five o'clock, which meant that he got up at four o'clock in the morning to cook his breakfast. I would get up and join him for breakfast, he would go on to the ranch, and I would wander around the house until the rest of the family got up.

Our nearest neighbor was at least a quarter of a mile away. This family was the Cardinal family, which was Mr. and Mrs. Cardinal and nine children. Our contacts with the neighbors in the valley were very few and far between. However, there were occasions when Mother would dress us up in our best clothing and we would go and visit this neighbor or that neighbor, which meant anywhere from a four to an eight-mile drive, and then return home afterward. The community was not very strong on picnics or get-togethers. However, occasionally an itinerant preacher would come through the area, and then the entire valley would turn out for the services, irrespective of the denomination the preacher might be.

Mother was an avid reader and was an excellent auditory reader. Mother insisted on the latest books and we had quite an extensive library. The evenings were usually spent in an hour or more of auditory reading.

Food for the family was no particular problem. Beef, of course, was the staple meat; however, the country in the Topaz area abounded with all sorts of game, water fowl, mountain quail, grouse, sage hen, the principal game birds. There were ducks at any

time of the year, and to have fresh venison was a matter of an hour and one-half from the home back to the home with the proper size deer.

Every day at four o'clock, the family went to what was called the Swager ranch, which was the head dairy operation for the T. B. Rickey outfit. Each day we would get two gallons of fresh milk and a quart of skimmed cream.

Each year there was a Chinaman hired to develop fresh vegetables for the operation of the ranch. Our family was allowed to use any of the vegetables as they were grown. The vegetable garden was almost adjoining our home property, so as the corn and beans and beets and so forth matured, we had fresh vegetables from the start of the season to the end of the season.

Mother always made her own bread and she was an excellent baker. I can still smell the wonderful fragrance of fresh baked bread as it came from the oven. Mother always developed two dozen raised muffins when she baked. These disappeared very rapidly, along with the native honey that we had for the area, and the unsalted butter which came from the dairy.

My early education, as well as my two sisters, was conducted in our home by Mother. While we were not a school, our schooling started at nine o'clock in the morning and went through to 11:30. Then we were called into session at 1:30 and continued to 3:30, for five days of the week. Mother set the advancement of our schooling as she saw fit.

In 1904 Mother decided that Topaz was too isolated an area for a proper education for us children, and Father made arrangements to leave the T. B. Rickey concern and join up with Mr. R. Kirman of Reno, Nevada, on the sale of the immense Kirman holdings in the Visalia area of Southern California. There,

my oldest sister entered high school and my younger sister, my brother and I went to grammar school.

This transition from an isolated farming area into city dwelling was a very serious problem especially to myself. I was a green country boy. I had had very little access to playmates other than our immediate family and my whole life had centered around the family life at our home. However, I did manage to survive the first year that we were in Berkeley.

An interesting item came up when we first moved to Berkeley and I went to the fifth grade in school. Our teacher, a Miss Woodard, was telling about her summer experience. It seems that she and a group of teachers went on a horseback tour up through the Antelope Valley where we lived. She recalled an incident as their group came into the valley where, as they were riding toward Topaz, they intercepted a boy with a dead lynx thrown over his shoulder. The lynx was an animal of probably 40 pounds, and the forepaws were drawn across the boy's chest as he held his rifle. The animal was so long it was dragging on the ground. This incident seemed to impress Miss Woodard very much, and knowing that I happened to be the boy that had the lynx over his shoulder, she asked the class if there was anyone who recalled such an incident. Being a green country boy, I was so embarrassed I could hardly acknowledge that I was the lynx carrier. As a country boy, I did not understand how to play with the local school children as I had no experience in friends outside of the actual family as my contacts for playmates. I had no real pal for the year that we were in Berkeley.

The second year, the family moved to Visalia, California. There, my younger sister and myself were sent into grammar school

with my brother, and my older sister went into high school. I was very fortunate to have excellent teachers through the two years we lived in Visalia. Miss Howell, who was my sixth grade teacher, was very understanding and very helpful and saw to it that five of the class were put into special sessions so that we were able to skip the seventh grade in its entirety and move from the sixth to the eighth grade.

My eighth grade teacher at Visalia was Julia Hansen. Of all the teachers that I had in my schooling, Julia Hansen made the most lasting impression on me as an instructor as well as a friend. Julia Hansen's strong forte was absolute correct pronunciation of any word, large or small, and she insisted that the conversation in the classroom adhere strictly to the best English possible for our years in school. She organized parties, she organized groups, we had mock trials, and many other extra-curricular functions in the classroom, which certainly left a lasting impression of a very dear teacher in my memory forever.

In the Visalia schools, my best pal was John V. Mueller, who subsequently came to Reno, Nevada, and was very prominent in political circles in the state. John and I were inseparable pals in Visalia and were good friends when we were at the University of Nevada.

Juvenile delinquency was a word that was not in the English language when we were students in the Visalia schools. However, when Halloween came, there were many pranks played on local citizens which were a little hard to understand. I remember very distinctly that a group of us got ahold of a neighbor's cow and by persuasion, beating, and coaxing and cajoling, we managed to get this cow from the ground into the belfry of the grammar school. I still don't quite recall how we were able to do it. However, I do know it

took two days for people to get the cow from the belfry down to the ground again.

Dad's duties when we were living in Berkeley and Visalia involved the sale of the R. Kirman holdings in the Visalia area. Mr. Kirman owned some 12 sections of land from Visalia to the Three Rivers area and comprising the Exeter District of Tulare County. Dad was instructed to sell this land at \$10 per acre straight across. Dad developed two water wells about 150 deep. He blasted the hardpan in the immediate area of these wells and planted orange trees. In 1908 Dad contacted a Mr. Stevenson from Los Angeles who purchased the entire remaining holdings which comprised about 10 sections at that time. Mr. Stevenson subsequently developed several other water wells and developed an interurban line from Visalia into what was called Woodland near Lemon Cove. Some of these lands were subsequently sold before 1920 for as high as \$600 per acre.

In 1908, after the sale of the remaining properties in Visalia, Dad was transferred back to Reno, Nevada, and the family moved from Visalia to Reno, Nevada, in the summer of 1908. I had graduated from grammar school and in the fall of 1908, went directly into high school with my younger sister, while my older sister went to the University, and my brother was in grammar school.

RENO, 1908-1915

When we moved to Reno in 1908, the city had a population of around 7,500 people. Of course, gambling was wide open at that time, and the present Palace Club at the corner of Center Street and Commercial Row is still operating in the same location as it was in 1908. The other clubs are all practically new clubs to the area. The streets were unpaved, and the afternoon breezes created some serious dust storms. Reno had adequate churches, and a fairly good school system with Mr. B. D. Billingshurst as City Superintendent of Schools.

Mr. Billingshurst was an excellent educator, but as with all superintendents, never had sufficient funds to have adequate schools for the number of pupils available. In four years of high school, we were put in three separate locations to try to accommodate the number of students in both grammar schools and high school.

I was very fortunate in high school to have had excellent instructors in practically all of the high school subjects. The high school subjects as of 1908 were fairly well set. There

was no such thing as “electives.” You had a certain amount of mathematics, a certain amount of history, chemistry, physics, and English, and of course, a foreign language. Mr. Chase was the principal of the school when we went in 1908. Some of our teachers were Goodwin Doten, who was the Latin teacher; Agnes Bell, who was the foreign language teacher, Miss Dillon, who was the English teacher; Mr. Board, who was the history teacher; Elizabeth Evans Robinson was a history teacher; and Mr. Bruner was our chemistry teacher. Mr. Chase was eventually replaced by Mr. W. A. Ferguson, who was a very good administrator in his own right.

I was never an athlete of any description whatsoever. However, I did play on the football team of Reno High in 1909 and 1910. I also took part in some of the track and field events for our annual get-togethers with the freshmen of the University and the high school fortunate enough to have parts in the “Merchant of Venice (Up to Date)” and “My Lord in Livery.” These plays were put on not as money-makers but as simply a

matter of developing talent in acting and to give the parents of the high school students an opportunity to see what was going on.

The class of 1912 put out an annual publication called, the Au Revoir which was quite a publication and quite an endeavor for that time. It consisted of a paper-bound book with the usual class prophecies, histories of the class, functions of the various organizations within the school. It was a fairly complete history of the class from 1908 until 1912.

There was quite an extensive group to get this annual book out. One of our top assistants in the completion of the book was Mr. Graham Sanford who subsequently was the owner of the Reno Evening Gazette. Mr. Sanford went out of his way on many occasions to help us in obtaining advertising and to properly organize the material for the completion of the annual book. I am donating our book to the University for what it may be worth. [See Nevada and the West Collection, University of Nevada Library.]

The local people whom we knew best were nearly entirely connected with banking enterprises, as Father was with the Farmers' and Merchants' National Bank of Reno. Mr. Richard Kirman and Mr. W. J. Harris were the two principal officers of the Farmers' and Merchants' National Bank. Mr. Bender, Mr. Taylor, and Mr. Mapes were the three principal officers of the Washoe County Bank. Mr. Wingfield and Mr. Kennedy were the principal officers of the Reno National Bank at that time.

In 1908 the building where the Reno National Bank eventually located was nothing but a wood structure. The same condition existed at the corner of First and Virginia Streets where the present First National Bank of Nevada now stands. The structure at First and Virginia consisted principally of a blacksmith shop and a wagon repair shop.

The old Overland Hotel is about the only hotel structure that was built at that time. All of the newer structures are buildings built subsequent to 1918. Of course, at that time, the old Golden Hotel which was a frame structure was built and was one of the main hotelries in Reno at that time.

Reno had electric street cars at that time. There was an electric line that ran from the center of Reno to Moana. Another line went from the center of Reno into what is now the Burks Addition. There was another line that went up Second Street as far as Keystone, and another line which went from the Southern Pacific depot, up Center Street to Second, up Second to Sierra Street, Sierra Street to Ninth Street, and Ninth Street east to the entrance to the University. At the northeast corner of Sierra and Plaza was the McKissick Opera House, which was subsequently changed over to a straight hotel premises. The grocery stores were strictly family grocery enterprises; there was no such thing as supermarkets. There was a very friendly spirit among all of the merchants who knew their customers, as well as the background of each of these customers. Dalton, Clifford and Wilson was strictly a drug store, yet, it did have a soda fountain, which was extremely popular among all of the high school students. Gray, Reid, and Wright was the only sizeable department store in town and at that time, it was not a very extensive spread of merchandise. The deliveries for the grocery stores and so forth were all done by horse-drawn vehicles. Each morning, one of the clerks from the grocery store would call on his customers and solicit their daily orders to be delivered later on in the day.

There were two additional merchants in Reno in the 1908 period who deserve attention. Sol Levi had a dry goods store at the corner of Center and Second Streets and was

one of the better merchants in the community. There was also the dry goods firm of H. Fraley, which occupied a store at the center of the block between Virginia and Center Streets on First Street. There was a third merchant who was supposed to be a bicycle repair man and a gunsmith. His store was next to the old Cann Drug Company on the west side of Virginia Street between Second and Commercial Row. This shop was the wildest conglomeration of merchandise that could possibly be imagined. He had stuffed birds, old mining equipment, and oddities from all over the world scattered all over the shop. The man was an excellent gunsmith and therefore maintained his store until he passed on. That was Matt Paret.

Where I recall the names of the bankers before-mentioned, Mr. Kirman and Mr. Harris were the only two men with whom I was well-acquainted. Mr. Taylor, Mr. Bender, and Mr. Mapes of the Washoe County Bank were all very well respected citizens and prominent men in the civic activities of the town. Mr. Wingfield's bank was the largest institution in the community and although Mr. Wingfield was well-known, I just knew him by sight.

It is my recollection that in 1909, Mr. Richard Kirman, Mr. William Dressler, Mr. Charles Lewis, and my father purchased the Plymouth Land and Stock Company in Smith Valley and Bridgeport. From the inception of this purchase, my father was the bookkeeper for the group and also the livestock superintendent for the company. Mr. Kirman, as a banker, had very little operation with the organization. William Dressler was the sheepman for the organization. This company had about 10,000 ewes, and about 6,000 head of cattle. Charlie Lewis was the ranch superintendent and also had charge of the cattle and sheep drives from Smith Valley into the Bridgeport areas. This was quite an

extensive operation and the place where I really learned about ranching and farming.

In 1912, in the summer, I was an irrigator at the Bridgeport ranch. At the end of the end of the irrigation season, I assisted in driving the cattle from Bridgeport back to the winter range at Smith Valley at the headquarters ranch. On several occasions, I fed sheep and assisted in the lambing of the ewes. There were very few operations on this big ranch that I did not participate in directly; such jobs as milking, blacksmith's helper, raking hay, pitching hay into the cocks, and driving the derrick rig which built the big hay stacks. Back in 1912, it was nothing unusual to see a hay stack that had 250 tons of hay beautifully stacked. This hay, of course, was the winter forage for both the cattle and sheep which were held at the main ranch.

In 1919, the ranch business headquarters was above the J. R. Bradley store. I had just returned from World War I, being honorable discharged, and was sitting in the office when Mr. Lewis came into the office and announced that he had just purchased a band of sheep. Dad asked him, "What did you pay for those sheep?" Mr. Lewis said, "17.50 per ewe." My father's reply was, "That's fine, but first you buy me out of this organization." Mr. Lewis was a very dynamic man and his answer was, "I'll do just that." That was the beginning of the disbanding of the Plymouth Ranch as far as Kirman, Lewis, Dressler, and Glass were concerned. Father sold his equity first, Mr. Kirman followed by selling his equity to Mr. Dressler, and finally Mr. Lewis sold his equity to Mr. Dressler. William Dressler became the sole owner of the Plymouth Ranch from then on.

During the serious depression of 1929 to 1933, Mr. Dressler was in financial difficulties. Norman Brown had married his daughter, and he made a deal with Mr. Brown to sell him

Plymouth Ranch for whatever amount could be borrowed from the Federal Land Bank of Berkeley, together with a commissioner loan which represented the livestock end of the property. It is my recollection that the best loan that the Federal Land Bank would make, including the commissioner's loan was \$57,000. And Mr. Dressler closed with Mr. Norman Brown for that amount as of 1933. If this property were to be appraised for a market value as of this date, it would be worth a minimum of a three quarters of a million dollars on a reasonable market valuation.

As of 1917, my father was appointed as the first accredited appraiser in the state of Nevada. His work comprised the appraising of farms and ranches and livestock for the Federal Land Bank of Berkeley, for the Pacific Coast Joint Stock Land Bank of San Francisco, and for the California Joint Stock Land Bank which was a subsidiary of the Bank of America. My father's work carried him all over the entire state of Nevada.

In 1908, Father purchased a lot at the corner of Flint and Liberty Streets for the very inflated sum of \$1,100. He immediately, with Mother's help, designed a six-room structure to be constructed on this particular lot. When the contract was let in 1908, Self and Sellman bid \$3,045 for the completed structure. The structure consisted of six rooms, plus bath, plus quarter basement, plus big front porch, plus sizeable rear porch. This house on today's market would cost approximately \$27,000.

Our family life after we moved into the home at Flint and Liberty was strictly academic as all of the four children were in school. The older sister was in the University, my younger sister and myself were in high school and a brother was in grammar school. Mother's social activities were very limited, however. She was very active in seeing that

our children did their homework religiously and kept their grades well above standards throughout their entire school period.

Of course, there was a little social life. My two sisters belonged to clubs of different sorts and myself and my brother both belonged to boys' clubs in the town. These were not civic clubs, but purely private organizations that got together with a group of our particular friends. My sister's organization was called the "CCC Club," and try as I might, I was never able to determine what this "CCC" represented. However, there were some very nice parties, and at one of these parties, I met my wife for the first time. As far as our organization goes, we had a group of some twelve boys. At the present time, there are only two of the original twelve who are still alive. It was purely a social club. Once a year we gave a semi-formal dance which was our main annual activity. The two boys who are still alive are myself and Herbert Tait. A third, Ben Wrigley, died in 1966. Some of the other boys who have passed on were John Dodd, Sidney Fowler, Tom Williams, Stanford Coffin. Phi Delta Omega, I think, was the name of the organization, but I'm not at all sure that that was what it was.

In 1912, I graduated from Reno High School, and in the fall semester entered the University of Nevada in the School of Civil Engineering. Entrance into the University at that time was more a matter of form than anything else. In the two and one-half years that I was in attendance at the University I had two elective subjects. The rest of the subjects were assigned for each school in which the student was registered. It is my recollection that the freshman class consisted of 87 hopefuls. It is also my recollection that all the schools, all the special students, and everyone in attendance at the University represented a grand total of 465 people.

I was never an athlete in any respect. However, we had so few students at the University that I did get in on some of the football and baseball activities. One of my vivid memories in the football activities was when the Warators, which was a professional New Zealand team, visited the United States and played the various universities. They had wired ahead and stated that the score with which they would beat the various universities would be directly proportionate to the reception they received at the schools. It is my recollection that the first university which they visited was the University of California, who did not even give them the courtesy of meeting the boat when these football players arrived. The resulting score was 67 to nothing. Their next game was with Stanford University who showed them a very nice time and it is my recollection that the ultimate score was fifty-something to 26. The third university they played was the University of Nevada. We went all out to see that they were properly entertained throughout their stay at our organization. The ultimate score was 43 to 27. But I will have to admit that during the course of the game at least three of the 15 men of this rugby football squadron were sitting on the sidelines enjoying the spectacle.

One of the two major features which took place during my attendance at the University was the layout and subsequent construction of the big Nevada "N," which was on the north side hills for many years. The other principal happening was the dedication of the Mackay Stadium at the University. Clarence Mackay was in attendance at this dedication.

The rest of the period was a pretty serious grind, as our classes were small and the professors saw to it that any member of the class received a passing grade at least.

I was fortunate enough to be a member of the Dr. Charles Haseman Glee Club and

sang in the glee club in 1913 and 1914. This glee club made trips to Tonopah, to Elko, and to Ely, and suffice to say that we had a wonderful time with this group of twelve men, and Dr. Haseman as our director. We all sang in formal clothes and made quite an impression in towns like Tonopah and Ely. Dr. Haseman was the professor of mathematics at the University, and it was almost an axiom that any mathematics students who sang in his glee club received a very satisfactory passing mark. That was a fact, but it must be remembered that on the tours which we took about the state in our singing engagements, instead of one hour class instruction, we had from three to five hours instruction. And believe me, it was worth it.

In my qualitative analysis class, which was the laboratory course for chemistry, I was rather a smart aleck and thought I knew all the answers. However, when it came to a final examination in this subject, I worked over the reagent that was given me, not once, but three times, and for the life of me could detect absolutely no element showing. My third run for this brought me up to the end of the class and I finally went up to the professor and told him, "I have analyzed this thing completely three times, and there is absolutely nothing in the way of minerals in this sample." His answer was, "That is exactly right. It's distilled water." That professor was W. W. Williams.

Another incident was in Dr. Jones' class in geology. The course was the identification of various ores and it was a subject that I had great difficulty in becoming interested in. Practically all ores looked alike to me. But, I can remember on the final examination, Dr. Jones gave us a group of minerals to identify, and when he passed the tray to me, he said, "Now, Mr. Glass, there is no ferros in this group." Ferro seemed to be my stumbling block throughout the whole course in geology.

Dr. Boardman, who was the Dean of the College of Civil Engineering, on the completion of our first course in graphic statics asked if there would be anyone in the group who would be interested in taking an advanced course in this subject, as he himself was interested in reviewing this particular subject. I happened to be the only one who was interested in this particular course. The work was the analysis of trusses for stresses and strains and was something that I was vitally interested in. Professor Boardman and myself went through this entire course. Between us, I think I got more out of this particular course because of the direct contact with the professor than anything else I had in college. However, at the end of the course, the good professor handed me as my final examination the examination of a 94-member Fink truss. To this day I have never forgiven him, as it took approximately six weeks to complete the analysis for the assignment. He gave me a 96 on it.

As of 1912, there were no college fraternities and only one college sorority, the Tri-Deltas. Professor Scrugham and Professor Charlie Knight were both vitally interested in getting some national fraternity into the University. In 1912, these two professors got together and organized a group of twelve men who called themselves the Nevada Club, with the ultimate intention of petitioning some national fraternity. In 1914, we chose as our fraternity the Sigma Nu group, and petitioned it. Our petition was allowed in late 1914. The fraternity was installed in the spring of 1915.

Of the twelve men of the Nevada Club who originally petitioned for Sigma Nu, there were only eight who finally went through the initiation ceremonies. Harper Neil, who subsequently became the general superintendent of the Anaconda Copper Company in Montana, was the only senior.

There was Delwin Dessar and Archie Trabert, who were the two juniors in the organization. Arch Trabert has passed on, as has Delwin Dessar. Albert Jackson, Basil Crowley, Wendell Jones, William Wiley and myself were the balance of the eight in this group. Albert Jackson subsequently was a major general in the United States Army, Basil Crowley was a physician, Wendell Jones was the superintendent of the big copper plant at Salt Lake City, and William Wiley was a banker in Los Angeles. This is the group that was initiated into the fraternity.

The actual initiation was done by a group of six men from the Sigma Nu organization in the University of California and six men from the organization in the fraternity at Stanford. It was practically an all-day initiation and quite a hassle. Our first fraternity house was the second house on the left as you go out of the main entrance of the University.

In the University there were many extracurricular activities, such as the U. of N. paper, the mining club, the mechanical and civil engineers' club and the chemistry club. These were all small organizations and were more social groups than anything else. However, each one had an annual dance and to top off the entire year's program, we had the Military Ball, which was the ultimate activity of the students cadet's organization.

EARLY EMPLOYMENT

In my junior year at the University, I finally decided that it would be easier to go to work than to struggle for seven days a week trying to become a college graduate. I therefore left the University and took a job with the General Land Office, which had the assignment of re-establishing the section corners and one of the supplemental meridians which went from Battle Mountain east to Halleck, Nevada.

This work was a resurvey of works which had been contracted by C. C. Tracy in 1864. The amazing part of the original survey was that in all the section markers we discovered which had been set by Mr. Tracy in 1864, they were never more than one and one-half feet off of line. In running this survey, Mr. Tracy had nothing but an open-sight hairline compass, and yet he maintained this accuracy in his direction and in the actual chaining of the distance from one section corner to another. The marking of the section corners by Mr. Tracy was a 2-inch willow stake which was squared off on the four sides and Roman numerals indicating the sections represented carved into the wood. We found many of

these section corners in almost perfect preservation.

When our crew got into the Elko area, I happened to be transit man on one of the days. In plunging my transit and backsighting, I found that a corner fencepost was exactly on line with the location for the section corner. We carefully measured the distance and the actual distance came exactly on this fencepost. There was a man walking up and down the fence with a shotgun on his arm. I went over to him and told him that we were Government surveyors, it was our job to set a section post wherever the survey showed that section post should be, and that in this particular instance, his corner fencepost was directly at the spot where the section corner must be set. His answer was, "Well, that's fine, I'll help you in setting the post." And, just by passing the time of day, I asked him how the rabbit hunting was. His reply was, "Rabbit hunting, hell! This shotgun was for a surveyor who did not find the section corner at my fencepost."

Another interesting experience on this was a little farther on. Running the section

line, it was necessary for us to take a solar observation to make absolutely certain that we were on the correct line for the section line. This is done by an attachment to the side of the transit. The transit was set for a certain declination and at a certain given moment, which was timed by a chronometer, a reading was taken. This, in turn, determined the correctness of the line where we were running the section boundary.

We made our transit setup and were just waiting for the exact timing to make our reading when someone came from the east down the highway. He would have driven his team of horses directly over the transit had we not stopped him. He was so wrathful that he almost screamed at us. We tried to appease him by telling him that we were Government surveyors, that it was absolutely necessary to take this reading, and it would not be over a 5-minute delay. But he was still screaming after we had made our setting and had moved the transit so that he could pass on.

This General Land Office crew was disbanded on the 18th of December, at the first tunnel east of Elko, with a thermometer reading of -37° the morning we broke camp. Our chief of party decided that that was just a little bit too cold to follow through any farther on this survey.

From the General Land Office, I went to Martinez, California, where the Shell Oil Company was just perfecting their big petroleum plant. I started out with this organization as tail house man. The job entailed taking the specific gravity of the various oil products which came from the continuous distillation of the stills. This process, known as the Trumbull process, at that time was the only continuous distillation operation in the world. It has subsequently developed into a very complicated system. The oil recoveries have gone from approximately

60 percent of available gasoline up to as high as 94 percent available gasoline under their present modern methods.

The still could handle approximately 10,000 barrels of oil per day. It was a new departure from the old-time destructive distillation in gasoline and engine distillate and kerosene recovery. There were many flaws in the operation, which at times would require closing down of the entire operation. This was about a two-day process to properly cool the still and get it down to a position where the workmen could replace bad tubing or bad retorts on the actual fireboxes of the process.

The oil was heated up to as high as 1,400° to 1,600°, and exhausted into a tower which was approximately six feet in diameter and eighty feet tall. Within this tower, the volatile gases came in at the head. As the lighter fraction of the oils were taken off under umbrellas which were set within this six foot tower, the heavier fractions of distillation sank to the bottom of this tower. The bottom, of course, was the remaining residuum of the oils. This residuum, as it came from the still, was transferred to heat exchangers which gave a primary heat to the oil as it went into the still.

The process of separating the various fractions that came from this tower was done by super-heated steel. This super-heated steel was heated to 800° so that it was completely dry and there could be no oil explosions due to water content within the fractions.

There was one very interesting occurrence which happened when they were completing the setup for Trumbull Number Two. The tower on this Number Two was a tower 90 feet long and 8 feet in diameter, and probably weighed in the neighborhood of 35 to 40 tons complete. This tower had to be lifted upright and raised into the air some 25 feet to be set on big steel posts.

The engineering department of the Shell Oil Company, very few of whom spoke English, were standing around jabbering and chattering as to how to do this. We had an old-time rigger and his crew who were supposed to do the job. He finally was tired of listening to the engineers' chatter and went over to the superintendent and told him, "If you'll just get these dudes out of here, I'll put that darn thing wherever you want it, and do it right now." The superintendent looked at him (he was a man who would weigh around 260 pounds) and decided maybe he'd better let the rigger go ahead with it.

So the rigger got his crew together, put his various pulleys and so forth in place and when he was all set, gave the signal to raise. Up went the 90-foot tube and never stopped until it was in position and bolted to the big steel girders which held it in place. I never will forget that. Here's about eight or ten engineers chattering and jabbering and figuring and with the slide rules and what-have-you. And here's this guy standing over here with his hands on his hips looking at them. And when that thing started, it went up just like that, they pushed it over, and set it in there and bolted it in place; and that's all there was to it.

The chief engineer was directly from Holland. His assistant was from Baku fields on the Caspian Sea and the other two engineers were men who had both come directly from the Egyptian fields. Few of them spoke more than "yes" or "no" in English.

The chief engineer, the chief chemist, the general superintendent and the general manager all spoke English fairly well, but not to fluently. They'd get a little confused themselves every once in a while!

The Chief Chemist at the Shell Company was a man with many academic titles behind his name. He was a big, jolly Dutchman who dearly loved American slang. He spoke, read,

and wrote five different languages, English probably being the language which he knew least. However, for any oddity that would come up in a conversation he must have a definite explanation of exactly what the word meant and where it could be applied. He used to give a lecture twice a month to some of the men in the top positions of the operating staff. And his English was certainly a delight to listen to.

In May of 1917, I enlisted in the Field Artillery at San Francisco and was immediately transferred to the Hawaiian Islands. I was assigned to Battery E of the Ninth Field Artillery at Schofield Barracks, some 20 miles from Honolulu. The regiment stayed on at Schofield Barracks until the last of December when the entire outfit was transferred to Fort Sill, Oklahoma.

At Fort Sill, Battery E of the Ninth Field Artillery was chosen as the demonstrating squad for the school of fire at the big artillery school at this location. My gun squad was the demonstrating squad for special firing for these artillery problems. In April of 1918, I was transferred from Fort Sill to Leon Springs, Texas, as an instructor in the officers' training camp at that location. I was there for four months and then transferred back to Fort Sill, where almost immediately I was transferred to Camp Zachary Taylor just outside of Louisville as an officer candidate at the big officers' school at this location.

I recall very vividly in our first class, some officer was demonstrating how to take a 3-inch field piece apart. He started to take off the main locking nut from the piston which actuates the recoil of the gun. This, of course, is absolutely against all regulations, and had he taken this bolt off, the gun would have been scattered all over the whole territory. I stood it for about four turns on the nut and then sounded off as to what would happen if he

removed this particular nut. His answer was, "I suppose you know how to do this;" and my reply was, "Yes, Sir, I've done it many, many times." "All right!" he says, "Take charge of the class." And from there on I was an instructor, rather than a student in the officers' training school.

During the course of demonstrating squad work at Fort Sill, accidents in the firing conduct were bound to occur, whether it was the fault of the gun or the ammunition that was used is hard to tell. However, there was one accident in which the field piece blew up killing four of the seven men on the gun squad, singeing all the hair off my head and eyebrows and completely deafening me from the concussion. I was very fortunate that the hearing returned to my right ear in about two weeks' time. However, the left eardrum was so badly split, I never recovered more than 10 percent of the hearing in that ear. However, I did manage to get through the balance of my enlistment in the Army without a medical discharge.

On my discharge from the Army in December, 1918, I immediately returned to Martinez and the Shell Oil to pick up where I had left off. However, I found that my job had been usurped by someone else and the only thing that the company had to offer me was the fireman's job on the stills, which was about 10 positions below my former job. I immediately decided that I could get along very nicely without the Shell Oil, and therefore quit them on the spot.

As I was in Martinez and there was an opening in the County Surveyor's Office of Contra Costa County, I took a job as one of a surveyor's crew which was putting the county highway through from Antioch to Concord. At this period they did not have big earth-moving machinery and the entire roadbed was graded with slip and Fresno scrapers with

mules and horses. It is amazing how much dirt these crews could move in one day and how well-placed and well-compacted this material was. This job only lasted for about four months. As I was still badly upset over the way the Shell Oil had treated me, I decided to get out of the country.

My brother was located in Tonopah and kept writing me to come to Tonopah, as there was plenty of work in that part of the country. I therefore went to Tonopah, and immediately got a job on the ten-hundred-foot level of the Belmont Mines as operator for the electric tram which hauled the ore from the interior stopes to the main shaft. This job lasted for about three months.

I then took a job at the old Miller cyanide plant as solution man. This job was a man-killer. It was 80 feet from the floor of the mill to the classifiers. Then the round-trip route from the classifiers through the slime and settling tanks, and back to the classifiers, was at least a quarter of a mile in length. The first job in the morning was to clear out the ball mills and reset new pegs so that the balls within the mill would be juggled around and crush the ore into powder fineness.

In Tonopah, we had what was called the Montana Club where a group of twelve of us roomed and boarded in one of the old mine bunk-houses. The old cook was a camp cook. However, she was an artist at preparing meat and vegetables; and therefore, our living was very high as far as the food was concerned. Of the group in this boarding house, there were three mining engineers, two assayers, two shift bosses, and several roustabouts like myself. It was a very congenial crowd, and we had excellent living conditions for the period that I was in Tonopah.

I did not have an opportunity to meet any of the downtown people, but there was an atmosphere about the whole community

which is hard to explain and impossible to duplicate. There is a friendliness and a wholesomeness about a mining community, especially when it is on the decline, that is simply wonderful as far as friendship and ease in being acquainted and knowing each other goes; a wonderful atmosphere in which to work. However, I decided that as a miner I was a failure and that I would go on to the Texas oil fields and try my luck again at refinery work.

I went directly to Dallas and Fort Worth at first. At that time, there were no big oil companies at this location so I moved on down to Beaumont, which was the headquarters of the Magnolia Petroleum Company of Texas. Beaumont is located some five miles inland from Port Arthur and is on the Natches River.

When I first went to the company's plant, as I was looking at the bulletin board, the personnel officer came out and pinned a notice on the bulletin board indicating a man with some college education in engineering was needed in the engineering department. As he pinned the notice on the board, I reached up and picked it off and told him, "I am your man." He took me inside and introduced me to the general superintendent who talked to me for about five minutes and told me to report to work the next day.

The Chief Engineer of the Magnolia Petroleum Company was a grand chap named W. W. Swope. There were twelve men in the department—the chief engineer, his two assistants, two field men, and the balance of us draftsmen or engineers of some sort.

The job that was assigned me was in the test engineering department, which would require the testing of all the steam plants, the testing of the various pumps, the testing of the freezing plant unit, and the testing for efficiency in the various smoke stacks throughout this big spread. They

assigned me a helper, who was a Ph. D. as well as a doctor of science and a doctor of engineering. The man was a grand chap and could calculate in his head faster than I could on a calculating machine. However, he was the most impractical individual I have ever worked with in my life. He just simply had no control of his hands, but his magnificent mind and capacity at calculation saved me many, many hours of work. He was John Brookshire.

An amusing thing happened at the start of my work. I was assigned the job of putting a supplemental steam line from the main steam plant to one of the auxiliary buildings and to hook it up to a particular type of engine. I asked the engineer, who would I get for a gang to make the excavation and put in the line? He told me that the next morning he would have the gang ready for me at eight o'clock.

I reported to the site at eight o'clock and here was a crew of some forty Negroes to dig a trench about 200 feet long. As I had never worked in the South, I didn't quite understand what it was all about, but fearing to show my ignorance, I asked who was the head of the gang and a big burly Negro spoke up, "I is, sir." And, I said, "O.K., we want a ditch two feet deep from here to here." "You shall have it."

He strung his crew out along this line and started to tap on a shovel handle. It seems that the only way that these Negroes knew how to work was by a cadence. Believe me, the dirt flew and the picks flew from then on. And in no time at all, we had a good ditch from the start to the finished area necessary for the steam line.

We then selected five men and in no time at all, under the same cadence, in went the pipe. And a job that I figured would probably be a day's work was done in less than two

hours' time. That was my introduction to the way they did things down South.

From there on, there were many different types of work assigned to me. I recall one instance specifically when we got a call from the pumping station which was located on the Natches River that they were losing suction on the main pumps and could not figure out exactly what it was'. The pumping plant was about a mile from the engineering department and, of course, the whole engineering department moved down to the area immediately to see what this was all about. It seems that there was a school of eels coming up the Natches River. As they got near the suction areas for the main pumps, these eels were so thick that they were covering up the orifices in the strainers which went to the pumps. We had lost at least one-half of the 8,000,000 gallons per day which was necessary to supply the stills. We got some extra screens, and by changing screens every 15 minutes we managed to hold the suction for these pumps. But it was certainly a battle for nearly an hour and a half, and cured me from ever wanting to handle an eel again.

The Magnolia Petroleum Company, as of 1920, had a plant which represented \$80,000,000 in investments. They were operating on two kinds of oil—one an asphalt base, and the other a paraffin base oil. Both of these bases of oil will produce lubricants; however, the best oils come from the paraffin base oils. And, where the oil from the asphalt base oils was recovered by destructive distillation, the oil from the paraffin base was recovered by freezing the paraffin out of the base oil, leaving a thick block of paraffin and the oil which was recovered.

One of the particular jobs at the plant was the recovery of gasoline distillate and

kerosene, on what they called the pressure stills. This was the forerunner of the present high octane recoveries for gasoline. These stills were in banks of ten and there were 100 in the group. The actual stills were tanks which held 10,000 gallons of oil which were fired. As the temperature and pressure developed, the stills were held to 150 pounds of pressure, and only the top fractions from the stills were allowed to be condensed and recovered. This process went on until the 10,000 barrels of oil had been completely exhausted within the still.

Then the fires were eliminated, the manhole taken off of the front of the still, and a steam jet inserted into this still until the temperature went down to 150°. Then a crew of Negroes dressed in asphalt coats and trousers, asphalt helmets and wet towels over their heads, crawled into the stills and immediately began to chip the carbon from the surface of the 10,000-barrel steel stills. It was estimated that these carbon chippers would last about three years, as their lungs would burn out in that period of time. However, that was the way it was done under those circumstances, and the men were highly paid for this particular job.

There were many oddities that came up in the distillation process on these various stills, especially from the distillation of the asphalt base oils. These asphalt base oils, when the last lubricating oil had been extracted, were then subjected to immediate high temperatures and the resulting product was coke, which was the last product in the asphalt base oils to be recovered.

I found the entire gang at the Magnolia Petroleum Company wonderful people to work for and wonderful people to associate with. The chief chemist was a young chap who was very devoted to his work and was doing a wonderful job on this particular organization.

The organization had a recreation hall just outside of the main gate of the plant and at lunch time, most of the department heads and all of the engineering department as well as the office staff of the group would congregate in this recreational hall. We would all eat lunch together, probably have some dancing, and, on occasion, some talks by some one of the department heads of the organization. It made for a wonderful spirit throughout the entire organization.

The plant was located about three miles from the center of Beaumont, Texas, and was reached by an interurban electric line which went from the center of Beaumont to the gate of the Magnolia Petroleum Company. Through the general superintendent, I got a room at the YMCA Hotel which was a six-story YMCA Hotel complex in the center of Beaumont, Texas. There was a wonderful group of men living in this building. We had a group of some dozen men: men from the Bell Telephone Company, two school teachers, the head of the Department of Water Works in Beaumont, the chief chemist for the Water Works of Beaumont, three salesmen, two of the foremen from Magnolia Petroleum Company, and two young attorneys who were just starting off their profession—a fine group of high-class boys and except for the climate, a wonderful place in which to live.

One of my friends was Harold Anderson, who was a school teacher. Mr. Anderson and myself still exchange Christmas cards every year. He was a University of Michigan educated man and a grand chap to pal around with. Another one of the boys was C. D. Jones, who was a good old flannel-mouthed Southern boy; a graduate from the Georgia Tech and the staunchest Democrat it has ever been my privilege to know. At least once a week, he would back me into a corner and give me 15-minute lectures on how stupid

a man could be who would not disown the Republican Party. Some of the cussings that he gave me were nothing short of miracles! Another one of my very good friends was Mr. Burnhagen. We all called him “Doc” as he was the chief chemist for the Beaumont Water Works. The Beaumont Water Works pumped the domestic water into a treating plant directly from the Natches River, which was a fine mudhole in the wintertime and a stagnant pond in the summertime. However, the water was properly treated and was excellent domestic water at all times due to the proper care given it.

One of the interesting incidents which happened while I was there was I was sitting in the lobby of the hotel when there was a terrible scurry for the basement by everybody within the structure. I asked what was going on, and they said a Texas twister was headed in this direction. Never having seen a Texas twister, I decided, well, the only place to view it would be from the outside. So, I marched out and I believe that I was the only man on the main street of Beaumont at that time. However, the first puff of wind from this twister soon taught me that the only place to be when a Texas twister is headed in your direction is down in a hole or in a basement. The first puff wrapped me around a telephone post, or I would have been clear over in the state of Louisiana. This particular twister, after it had passed through the town, left a swath about 200 feet wide absolutely barren of anything in the way of a structure and also pulled the railroad track from its roadbed and moved it some 15 feet in the direction of the wind. It is unbelievable, the power that those winds can generate. I remember very distinctly of one brick building on the outskirts of the pathway of this wind where a piece of galvanized iron was driven into a brick wall almost one foot deep. The wind was not over five minutes in

duration, but the destruction in its path was absolutely complete.

The climate in southeast Texas proved just too much for me. The heat and humidity of the summertime, plus the chill of the winters soon had me down to a shadow of my former self, and in September of 1923, I decided to move on.

I therefore took the train back to Reno. It took me some time to get on my feet again. However, as soon as I smelled sagebrush and could get away from the intense humidity of the Texas country, I revived very rapidly. I went to work in my father's office.

BEGINNINGS OF THE FIRST NATIONAL BANK

When I arrived back in Reno in 1923, Dad was still the appraiser for the Joint Stock Land Banks and the Federal Land Bank of Berkeley. He had an insurance business, and had the management of the building for the First National Bank of Reno, which was then located at First and Virginia Streets. As Father's work required him to be in the field a great deal, I practically took over his office operation.

In 1925, Dad passed away on one of his trips to Susanville, and I was immediately appointed as his successor for the Joint Stock Land Banks. They tried their best to get me to take over the duties of the Federal Land Bank. However, I was more interested in the insurance business and the management of the building that I was in the Federal Land Bank; and therefore declined to take over the assignment.

However, I did continue with the Joint Stock Land Banks' operation in the State of Nevada. They had loaned money to farmers all over the country, and my work required me to pretty well cover the state to service all

of their various loans. This work went fairly uniformly until the big depression. There were a number of interesting occurrences in connection with the job, however.

In the 1933 period, we were finishing up with about a four-year drought in the range areas of the state. The livestock men were simply desperate, because there was no market for their cattle. The cattle were starving to death on the range, and there was no operational money for any of these livestock men. There was a commission appointed by the United States Government to make a survey of this district and to round up the livestock and ship them to selected areas in Colorado and California, to carry them through the winter of '33 and '34.

I happened to be in the area at the time that this commission was supposed to be functioning in the Ely area. I knew the County Agent very well, and he asked me to ride with him so that I could see first-hand exactly what the condition of the livestock in the immediate area was like. In all my livestock experience, I have never seen anything more

pitiful than the condition of the cows that I saw staggering from lack of forage and from lack of water. In several instances, I have seen cows stagger up to a water hole with slobbers two feet long hanging from their lips, take three or four swallows of water and drop dead from the shock as the water hit their stomachs.

I asked the County Agent, "For heaven's sake, what is the commission doing to alleviate that?" His answer was, "They are playing poker at the Northern Hotel in Ely." On my way back, as I came to the hotel, I looked into the card room. Sure enough, there were the five men who were supposed to be rounding up livestock and shipping them to the areas designated, playing poker. I knew three of the men very well, and I stopped the poker game, with the remark, "Just what are you fellows going to do about this livestock condition?" Their answer was, "We will get to it later." My answer was, "There are animals dying every minute on the range, and it's about time somebody did something. Either you fellows do it, or the County Agent and myself will do something." Their answer was, "You have no authority," and they continued with their poker game.

The County Agent and myself in four hours time had a fleet of trucks coming in from Salt Lake City to handle the transportation. We had hired some 25 men to ride the immediate range and bring in what livestock they could and ship to various points to save the animals we possible could save. I do not know what the ultimate count in these animals was. However, I do know that before I left the country we had shipped 10 truckloads of animals, part to California and part to Colorado.

There was quite a controversy over the County Agent and myself usurping the authority of the commission which was supposed to be doing the job. However, there were so many of the local operators

who had seen these men playing poker while the livestock was dying on the range, that the Government ultimately authorized the entire expense of the operation which we had started. The County Agent was a fellow by the name of "Mud" Townsend. He was a grand old boy.

One of the men of the commission used to be an appraiser for the Reno National Bank, and he was a louse, if there ever was one. Then there was a fellow by the name of Ramsey, and some man out of the San Francisco Loan Production Credit Corporation was one of these dudes. I don't think that son-of-a-gun ever rode a cowhorse in his life out here. And there those ____ sat and played poker while the animals died on the range.

I think there was one of the boys who claimed that he had lost 88 percent of his herd in that drought. Of course, it was his fault to begin with that he didn't get them out of the range before the drought had gone too far. However, it just shows what these commissions can do if they don't do the right thing.

In 1933, the national bank moratorium was declared, and the Joint Stock Land Banks were ordered to liquidate. I made one last tour for the Joint Stock Land Banks, after notifying them that it would be necessary for me to drop their work entirely and confine myself completely to the First National Bank in their work.

As of 1933, the First National Bank was a bank of some \$4,000,000 in deposits, and 17 employees with R. Kirman, Sr. as president of the bank: Walter J. Harris, vice-President and manager of the bank: Albert Caton, Sr. as cashier of the bank: and Stanley Reese as assistant vice-president of the bank. That was the officers' group for the entire organization.

When the moratorium was declared for the national banks, the president of the bank

called the group together and asked each one of us individually whether the First National Bank of Reno should obey the edict of the national bank organization. It was decided among the group that inasmuch as it was an order from the Federal Reserve and the National Bank that a moratorium should be declared in all fairness.

The bank was therefore closed for a period of some twelve days, in which time we could not furnish any banking facilities other than to permit the merchants to bring their money in at the end of the day to be deposited in safe-deposit boxes for their convenience alone. This condition went on for some twelve days until the bank was permitted to reopen and give banking facilities to the public. However, the withdrawals from the bank were limited to 10 percent of their deposits in the bank at the time the moratorium was declared.

I was on the floor at the time with gun and a deputy sheriff's badge to keep order should the crowd become too excited. However, in the entire period, which was about one week in duration, there was only one unruly man in the various lines to the windows where the withdrawals were being made.

This gentleman was not very difficult to control. He was a man who was shoving and pushing, talking loud and stamping and making a complete nuisance of himself. I took the gentleman by arm and marched him out to the end of the line which was forming for the windows and told him, "Stay in line and don't push, or I will personally stamp you into the sidewalk!" From then on we had no difficulty with the gentleman whatsoever.

On the first day of withdrawals, the "outs" over the "ins" was some \$27,000. On the second day, the "outs" over the "ins" was \$3,200. On the third day the "outs" over the

"ins" was \$400 and from there on, it went in the other direction.

The twelve days during which we sat around the bank we enjoyed very much. There was absolutely nothing to do but sit there; however, it was our job to be on the job.

The day before the moratorium was lifted, we got a shipment of silver from the Federal Reserve in San Francisco. Of course, all this money was loose in canvas sacks and it was necessary on the last day of the moratorium for the entire group to put this money into coin wrappers and be ready for the opening day. My particular part of the job was to count some \$3,000 in quarters. That nightmare is still with me. However, the group in the bank were all congenial people and in spite of the tedious task of getting the coins in shape for the opening, we really had a very good time.

In 1934, the officers of the old First National Bank of Reno could see that individual banks as such would have to expand into branch banks, and none of the officers of the organization were interested in this sort of a change.

For some period before 1934, there had been some negotiations going on between Mr. Harris and Mr. Kirman and the Bank of America, as they were anxious to get into this territory. The field was wide open, for there were only four banks available in the entire state at that period.

In 1934, the sale of the First National Bank was consummated to the Trans-America organization and the only change in the personnel was the new president who was sent up from San Francisco, a Mr. Carl Wentz; a wonderful banker, a fine gentleman, and an excellent administrator. There was absolutely no change in the personnel of the bank group until 1935, when the First National of Nevada

purchased the old Reno National Bank and immediately established the first branch of the new organization. From there on, in the next few years, there were many banks added to the chain.

The first was the bank in Carson, which was reopened to give service to the state offices, which was terribly needed. I believe the next bank to be organized was the bank at Elko, which had had no banking facilities for nearly four years, and it was very difficult for the farmers and stockmen to operate under these conditions. They had to go either to Sacramento or to Utah. The next bank to be opened and organized under the new setup was the bank at Las Vegas. And from there on, the expansion of the branches was so rapid that it was hard to keep track of them.

The new president of the bank sent me to Tonopah to get the old Tonopah bank, which had been closed for many, many years, in shape for the opening of a branch in that location. The Tonopah people had been without banking facilities for nearly four years, and it was getting to the point where it was simply impossible for them to operate under their present conditions any longer.

When I arrived in Tonopah, I made a survey of the bank premises. It was a mess. There had been absolutely nothing done in the bank for nearly twelve years. The floors were in bad shape, the walls were so black that you could not tell the color of the paint, and everything about the place was dilapidated with the exception of the two vault doors. I rushed around trying to get carpenters, painters, plumbers and electricians as I only had three days to get the building in shape. By noontime, I could not find one single mechanic available to help me.

I went to Mr. Allan Rives, who was the top merchant in Tonopah at that time, and I put it to him very bluntly. If he wanted a bank, he

would have to get me some mechanics. I told him that I had been scouting around the town to get mechanics and I could find absolutely no one. His answer was, "You be at the bank at one o'clock and I'll have mechanics for you." Sure enough, Mr. Rives phoned to Round Mountain and told them the predicament that we were in, and the Round Mountain Mining Company immediately sent two plumbers, two electricians and three carpenters who arrived at one o'clock promptly.

We got busy and tore the old place apart and slowly put it back together again. However, at three o'clock the morning of the third day, the painter and myself finished the paint on the front door. That's how close we came to the deadline.

At six o'clock that morning, I went to the Tonopah and Goldfield Railroad depot to get the shipment of coins for the opening of the organization. The baggage men on the train had not handled money for so long a period that they simply dumped the coin sacks into a corner of the baggage car, and let them lie until they reached Tonopah. Of course, practically every coin wrapper was burst, and the sacks were full of loose money.

I called the hotel where three of the boys from the bank were staying and told them of my predicament. I told them, "For heaven's sake, get over here and let's get enough money wrapped up to start this thing going." So, from six o'clock until 9:30 we had piles of silver on the floor of the bank, pawing at it and rewrapping it for the reopening of the organization. At eight o'clock that morning, Mr. Harris and Mr. Wentz came into the bank to see that everything was in shipshape. Mr. Wentz took one look, off went his hat and coat, down on the floor he got with the rest of us and helped us wrap the coins for the opening.

The bank opened at 10 o'clock promptly, after everyone was notified that "fresh paint

is throughout the bank; do not rub against any of the walls." However, when the door opened, they came through that door like a bunch of sheep. I was not supposed to be on the opening of the organization, but I could see that two windows were not sufficient to service the public for their deposits," I opened a window and started to help out on this. I had told Mr. Wenté that I did not know anything about banking. However, I had had enough watching tellers and so forth to know what the routine was, so I got busy with John Public.

About a half-hour later, I stepped back to get some coins or something and stepped on Mr. Wenté's foot as he stood behind me watching me in my work at the bank. He said, "I thought you didn't know anything about banking." I said, "I don't. Somebody had to help out, so here we go."

I staved with the window until noontime and told Mr. Wenté I simply had to get back to Reno because my work in Reno was piling up and I would be so far behind I never would get caught up. He excused me, and he himself took over the window when I abandoned it.

As these new branches were opened up, it required a great deal of new personnel and we simply did not have anyone trained in the old organization to take over these new jobs. Therefore, there were many transfers from the Bank of America to the First National to fill in wherever necessary in such banks as Las Vegas, Elko, Winnemucca, Carson City, and so forth. In the meantime, new branches were being installed in Yerington and Fallon, and the new organization had acquired the Minden Bank which was immediately converted into a branch bank with Mr. W. W. Wennhold as manager of the branch. Subsequently, branches were organized at Wells and Winnemucca, and later on the First National Bank of Lovelock was acquired and converted into a branch bank. From there on

the expansion of the banks was mostly within the confines of Las Vegas and Reno.

When I retired in 1959, there were 18 banks in the chain. At the present time, 1965, there are 30 operating branches in the organization, and I believe that the expansion has not reached its maximum as yet. I am sure that there will be other facilities organized as the need is shown.

Such a department as the Trust Department was an entirely new organization in our bank, and therefore required brand new personnel from the top of the department to the clerks within the organization. This department, plus the necessity for a head office department required the expansion of a head office to control the entire organization. And as the additional banks were added to the organization, it required more and more personnel to keep the bank properly functioning. These men had to be imported from the various areas. All men who were sent to the First National Bank were men of many years experience and many years as operating managers for various banks in Oregon, Washington, California, and Arizona. These men were very carefully screened before they were sent to Reno, and to a man, proved to be fine chaps to work with and excellent men for their various assignments.

After the closing of the banks which went under during the depression, there were many capable boys who had been working for the Reno National Bank and its affiliated branches. Many of these men were taken into the First National Bank of Nevada in various departments, not only as clerks but as junior officers. In some cases, two of the boys were made managers of branch banks. These men have all proved themselves to be excellent operators. At the present date, the president of the bank was one of the clerks who came from the Reno National Bank to our organization.

MY WORK AS APPRAISER

In 1934, Mr. Carl Wentz, who was the new President of the First National Bank, appointed me as appraiser for the existing branches and for all future development throughout the state. At the start we had just the one branch. But the development of the branches came so rapidly that the job ultimately kept me on the go all the time.

The appraiser had a peculiar position in the bank, inasmuch as his appraisal, when completed and submitted to the loaning officers, could not be changed in any detail. The valuations which he established were the valuations on which the loaning officers predicated their ultimate credit line to the individuals. The responsibility of establishing these valuations was a source of constant controversy with the loaning officers, inasmuch as they were anxious to develop their loan portfolio and I was just as anxious to see that any loans made over my appraisal were in keeping with the actual economic value of the property offered for collateral. However, Mr. Wentz stood behind my every appraisal and in a few years' time we had the

loaning officers reconciled to my cautious valuations.

The position required me to go to the extremes of the state of Nevada. This was especially so in the livestock loans, because there were certain times when the livestock had to be counted, their weights estimated and their quality estimated on the range, or in transit to the range, and this required the appraiser to go to some very isolated areas. The sheep which were counted for collateral purposes were also badly isolated from any highway or good road, and there was many a weary mile that I had to hike over the top of ridges and through isolated valleys to get to a band of sheep to examine it.

We used to finance many bands of sheep. I remember one particular instance which happened when I was counting sheep on the Silver Mountain. We had to walk in about eight miles to get to the sheep, and when we got the band into position to count, we had a perfect V outlet for the sheep to go through. I was leaning up against a tree, taking a slow, easy count, when for some reason, one of the

goats in the herd broke out of the band and came racing by me. He exercised his goat's prerogative and butted me dead center in the back. When I got up I thought my back was broken, but I still held to the knotted cord which I used as a tally for 100 sheep as they passed. Looking at the string, I found I had counted 1,800 sheep as the goat had hit me.

Further amusing instances happened in this sheep count as well, not the least of which was the herders who wanted to present their sheep in the best possible light for the appraiser to see. If there was a knoll within any distance of where the band was located, they always put the sheep on the top of the knoll, because as you look up at a sheep, it is always fat; when you look down on a sheep, the back structure will show fat or lean. Therefore, the herders will always try to fool you with the best appearance of the sheep. Nine times out of ten, the owner will overcount his sheep by 100 to 200 in the band, thinking that someone from a bank had never had any experience in counting sheep. We were always able to reconcile these differences, because it did not take the owner long to find out that my experience in counting sheep was probably far greater than his own. Where we used to count between 150 and 200 bands of sheep per year, regularly, I very much doubt if there are six bands of sheep in the bank portfolio at the present time.

When the Taylor Grazing Act was first inaugurated, the primary intent under Mr. Carpenter's program was to conserve the grazing areas and to expand them as rapidly as possible. This required a very tight control on the number of sheep which were allowed to graze on designated grass. Under the old regime, there were many tramp sheep herders who moved their sheep in continuous drives throughout the year from Montana, through Wyoming, into Colorado, Texas, New Mexico,

Arizona, and back through Utah and Nevada, through Idaho, and back to the original starting spot. These herders never paid taxes; they ate up the choice spots in any area where they might be, and it made it very difficult for the local men who owned ranches and paid taxes to operate. The advent of the Taylor Grazing Act actually reduced the number of sheep which grazed in the state of Nevada by better than 70 percent. I very much doubt if there are over 300,000 sheep left in the state of Nevada. These sheep are operated from owned property, and their numbers are adjusted to the commensurate rights or food units which the home ranch can produce for their grazing permits.

At the inception of this Taylor Grazing Act, there was vicious opposition to the government control of the areas which had been used by the old-time sheepmen and livestockmen. However, it was the salvation of many of the better grazing areas throughout the state, and it has taken time to prove this particular fact. I believe the Elko range, which I consider one of the finest in the state, is in far better condition today than it has been for many years. As the government continues to exercise controls of these areas and continues to replant some of the areas that have been devastated by overgrazing in the past, we will see an excellent advance in the grazing conditions for the state of Nevada. That's a pretty bold statement for me to make, but it's fact. To supplement this statement there are two areas in the Austin country where the government has planted in one area 1,000 acres of practically denuded grazing area to crested wheat, and it is amazing the forage that comes off of this particular spot. There is another area just north of Austin where they have replanted some 2,000 acres to crested wheat. After the fourth year, there

was excellent showing of browse which had not been in evidence for nearly twelve years.

The first branch of the bank was established on August 1 of 1934. The second branch was established in October 28th of 1934. The succeeding branches were Carson City, Winnemucca, and Tonopah in 1934. In 1935, Fallon and Sparks were established. In 1935, Elko was taken over and made a branch of the organization. In 1937, the first branch was established at Third and Fremont Streets in Las Vegas. Subsequent to these various dates, the branches at Wells, Eureka, Lovelock, Yerington, Carson Valley, and the additional branches in Reno and Las Vegas were established. From this spread it is easy that the job of appraising became more and more complicated, until it was necessary for me to have a man appointed for the cattle loans in Elko and the construction loans in Las Vegas. However, it was my job to check on all of these appraisals at some time during the year.

As I stated before, the appraiser's job was such a busy one that notable events or special happenings in the establishment or in the actual appraisals were just routine. Before the take-over of the First National Bank by the new group, the biggest chattel mortgage handed me after I had received my appointment as appraiser for the bank was for a loan of \$65,000, and this amount really scared me. However, as the president explained, the only difference between \$10, \$100, \$1,000, \$10,000 or a million dollars was a bunch of ciphers, and if you had enough livestock to justify the amount requested that was all there was to proper appraising. It did not take me long to get into this routine and at my retirement, a million-dollar chattel mortgage did not bother me any more than a five thousand-dollar chattel mortgage.

Under construction loans at the start of the take-over, a residence would probably

have a request of loan not to exceed \$7,500, while biggest mercantile loan I could find in my old appraisals in 1934 was \$21,000. It did not take long to get these requests into a 6-number figure, especially after the take-over of the branches in Las Vegas. There, my first assignment was the Last Frontier Hotel. The second assignment was the Thunderbird Hotel, and so it went out on "the Strip". All of these big institutions were well into the million dollars for ultimate value, and time has proved that these loans were very successful as far as the bank was concerned in the payoff.

Property values from the inception of the present First National Bank up to the present time have seen an amazing change in both the land value and the actual cost of the various structures. From '34 to '40 the values were fairly static in construction. However, farm values were increasing at an amazing rate.

We consider 1940 the turning point for the upgrading of all commodities for value. In 1940, the factor for construction was 100 even. As of 1959, the construction factor was 387. This factor was not a percentage. However, it does show the amazing increase in valuations.

In 1934 to 1940, the First National Bank financed a group of brick-veneer homes in Reno which were in the 900square-foot class. The most expensive home, including the street work, the side-walks, and the landscaping was \$7,200 for sales value. These properties as of today, even with the more than 20 years' depreciation, will now appraise at a figure which will justify an FHA loan of \$14,000, and I will concur in these. In 1934, the mechanic's wages against a piece of construction represented 73 percent of the total cost of the construction. As for land values in 1934, the maximum I would permit for a lot in the southwest section of

Reno from California Avenue south and Arlington west was \$450 for the lot. Today, these same lots will carry a price tag of \$7,000, and it is impossible to buy anything in the neighborhood for less.

Farms have advanced more slowly than city properties. However, with the change in agricultural methods, alfalfa production has increased from two and one-half tons to the acre to five-plus tons per acre at a reasonable advance in actual operation cost. Therefore, where we used to appraise farm land, especially alfalfa land, at \$90 per acre, a \$350 per acre valuation can now be justified on this same acreage.

Livestock had always been a commodity which cannot be pegged from year to year until the actual market has been established by the various cattle buyers. I remember distinctly in the early spring of 1950, it was difficult to purchase a cow for \$350. However, in my appraisal of livestock at that time, I would not exceed \$125 for any cow in any location. The loaning officers gave me a very bad time in the early summer and late summer. However, in the late fall of 1950, the bottom dropped out of the cow market, and the cow which was purchased for \$350 as of the early spring was resold at \$90. This should have been my signal to say, "I told you so." However, I was so busy checking up on the chattel mortgages throughout the state, that I simply did not have time to justify my appraisal valuations on the livestock.

The farm values in their increase reflect the use of proper fertilizers and mechanical equipment which did a better job than the old-time methods, and the better handling of irrigation for these various crops. All these factors reflect in the ultimate valuation of the acreage.

Nevada is a peculiar state inasmuch as it contains 110,000 square miles of area, which

is over 70 million acres. However, of this 70 million acres, there is approximately 9 percent which is actual agricultural land and land under irrigation. Irrigated areas such as Fallon, Yerington, Smith Valley, Lovelock, and the areas along the Humboldt River to Wells, Nevada, all represent primary water rights which assure crop production in the average year. Therefore, these areas are entitled to better valuations than outlying areas such as the Tonopah district, the Eureka district, the Austin district, and isolated areas such as these. Carson Valley, of course, is considered one of the best areas throughout the state in both crop production and actual net return of the investment per acre.

However, it must be remembered that in the past 25 years, there have been many speculative purchases on farm land. The values represented in these purchases can never be reconciled to net returns by crop production. The only hope of realizing on the initial purchase of these lands would be if the areas were close enough to cities such as Reno or Las Vegas where potential subdivisions can be made of the areas. However, the primary intent of many of these purchases was for tax write-off on big estates. The losses taken in the actual operation of these farms could be deductions on internal revenue taxes.

We have one particular example fairly close to Reno. The property was purchased in 1934 for \$185 per acre straight across. At the time the property would not show a 6 percent net return on \$80 per acre. The purchaser immediately spent some \$60,000 on a home, some \$27,000 corrals and feed yards. He also went as far as putting in 6-inch crushed gravel roadways around the entire feed-yard setup.

I knew the gentleman quite well. One day he stopped me in the bank and asked me, "What do you think of my setup out there?" My answer to him was, "Don't ask

me, for I'll sure tell you rust what I think." "Well," he said, "That's exactly what I want you to say." So, I told him, "I think you have ruined the economic value of every farm in our immediate community, and I'll tell you why. The farms in the immediate area will show probably a 6 percent net return on a maximum \$100 per acre valuation. However, your purchase figure (which can be determined by anyone interested) will prove that the neighboring farm to this particular ranch is at least worth the valuation you paid for your initial investment." The gentleman was quite a rough old individual and his answer was, "What do I give a damn about any farmer? I'm out to make money, and if I don't get at least a \$25,000 loss per year on my farm, I will feel that I have made a poor investment." That's the Flick Ranch out here. I could probably cite four or five others like that, but I think that's close enough to give an idea of just what it is.

There is one other purchase I remember in the Carson Valley. An individual with money to throw away purchased 450 acres of very poor meadow land and paid \$500 per acre for this land.

If this pasturage was used for livestock, the maximum valuation under capitalization would be \$60 per acre. However, here was another individual who hoped to show a \$30,000 loss annually on his purchase price, so that from his overall stock and bond holdings, he could take the \$30,000 as a write-off on his tax setup. It's the Gilbert ranch on the west side of Carson Valley just about due west of Minden.

Then there is the Wennhold property in Carson Valley, where you cross the river going from Minden to Centerville. I appraised that. There are two brothers who own the property jointly. I appraised a maximum of \$300 per acre for their good alfalfa, \$200 for their grain

land, \$150 per acre for their fair pasture, and so forth. One brother thought that was just fine; and the other brother said, "Why, you stupid dummy, I can sell that for \$500 an acre!" I said, "O.K., I'm a stupid dummy, but you're a stupider dummy, if you don't sell tomorrow morning on the basis of \$550, because nobody can buy that place and farm it and come out with a net return on that kind of an investment." So, that's what you get on farm acreage like that.

Starting with the Las Vegas areas, and especially the areas from Glendale down to the Lake Mead, you simply cannot purchase an acre in that part of the world, because it is held by the third generation of the old Mormon settlers for the area.

We have a peculiar situation in that part of the world where there are five row crops per year taken from each acreage in the area. This is the only area in the state of Nevada on which more than \$1,000 per acre can be assessed as a true economic value for the particular property. This is due entirely to the five crops which are rotated per year. They start with radishes, go to tomato plants. From there they go to carrots and beans. Then they go to melons, and from there, the final fall crops, which is pumpkins and so forth.

In the meantime, this southern Nevada area is peculiar to the production of mononuclear sugar beet seed. This mononuclear seed produces but one big beet per seed; and usually produces a beet that will run better than 17 percent sugar content in the ultimate sugar recovery. This is a very profitable crop. However, it is a crop that requires excess attention and will take some 14 months for complete recovery of the actual seed.

During the year, each crop must have a certain amount of fertilizer, and a reparation of the seed bed for the crops as they are rotated throughout the year. It is

an expensive operation. However, the return in the average year will show better than 8 percent net return on a thousand dollars per acre for value.

From there, we go to the Pahrump area which is northwest of Las Vegas some 80 miles. In this particular area, we have the production of cotton, which now has a quota of some 4,200 acres of producing cotton, which justifies the new cotton gin which has been constructed at Pahrump Valley.

It is also not unusual to see seven cuttings of alfalfa per year in this area. The alfalfa starts to mature in April and the last crop comes off in December. Where this alfalfa will seldom be better than No. 2 U.S. Leafy at about 14 percent protein content, the excess tonnage produced and the ready market in the Los Angeles area (which has lost so much of its alfalfa-producing ground. to subdivisions) makes the crop a readily salable commodity.

The irrigation for the Pahrump district is all done by wells or artesian water from the district. In northern Nevada, it is not profitable to pump water for the production for alfalfa or grain; while in this southern area with the excess tonnage produced per year, it is quite profitable to pump, even though the present water lift is about 175 feet against the 40-foot lift as of 1930.

Alfalfa in the northern areas will produce, under present conditions of proper fertilization and proper irrigation, five tons per acre. However, the tonnage on this alfalfa often goes No. 1, U.S. Extra Leafy, Extra Green, with a protein value of 17 to 19 percent. The differential makes quite a bit of difference in the actual tonnage value of this hay, because it will go as much farther in the feeding of fattening livestock and will produce a firmer flesh on the animal.

It is up to the appraiser to establish a budget for these crops. In the Las Vegas area,

where you have five rotating crops per acre per year, it is really a headache. However, these headaches extend over to the northern Nevada areas and also to the livestock budgets that must be written annually for each livestock loan made by the bank.

I remember distinctly one of our sizeable operators who submitted a budget of \$125,000 as his annual cost for his livestock. When I processed this budget in my own way, I came up with an annual cost of \$187,000 against his \$125,000. The man was a good operator; however, he was certainly no accountant and had missed many of the actual vital features which are chargeable to the production of his livestock. Not alone is the item of the hay which he produced to feed this livestock and fed directly to the livestock. This in itself was a big amount. He had completely neglected his taxes; he had completely disregarded his range costs, and he was to operate his 6,000 head of cattle with two men—a physically impossible condition under any circumstance. We had quite a controversy as to whether his figure was the right figure or whether mine was the right figure.

However, we set the budget up on the basis of my estimate. At the end of the operating season, we refigured his actual cost and it came to \$188,540. The operator had bet me a hat that I was wrong on my figure and I still have to collect that hat at the present date. (That was a rancher out in Fallon. But you don't like to name names, because after all, this is confidential stuff as far as the bank is concerned.) I think a reader will probably know who it is because there's darn few large budgets. There were four budgets which exceeded \$100,000 in annual operation costs, and they were all spreads of 5,000 to 12,000 head of cattle.

Crop budgets from the Elko area are not absolutely essential in making chattel

mortgages, because in this area, the chattel mortgage is predicated on the quality and number of livestock which are offered as collateral. In this particular area, we have the wonderful summer range north of Elko which is used practically exclusively by the Elko livestock growers, and the excellent operations for winter usage at Elko or through the Lamoille district past Jiggs and into the White River Valley.

The White River Valley is quite a notable area, as it is an immense spread of the finest white sage I know of in the state. I remember distinctly taking a Government man who had never seen white sage growing into this area. By the speedometer, we measured a distance of 27 miles of solid white sage from end to end, with about a six-mile width to this particular area. Throughout the White River Valley the farmers have established metal corn cribs to supplement the winter feeding of livestock for the area; especially the sheep men who utilize this particular district.

Elko County is a big empire as far as the country goes. It is my recollection there is in excess of 16,000 square miles within the borders of the county. Elko County has always been considered one of the finest livestock counties we have in this state and in other states as well. The range to the north of the mountains from Elko proper is simply choice. It has been my privilege to ride the entire district at various times and there are natural meadows scattered throughout this immense empire that are simply choice in both native grasses and grasses with high protein content. Therefore, when animals are completely healthy, so are the strong calves at their side when they are brought into the winter range.

Most of the operators in this particular area since the inception of the Taylor Grazing Act, which has limited the actual sheep operating in this district by more than 70

percent, have developed all of the range areas into a much better condition than they were 25 years ago. Most of the operators have been very selective in the quality of bull which they put with the livestock. The result is that a weaner animal which is to be sold, or a short yearling which is to go to market, are some of the finest livestock the buyers are anxious to pickup.

The winter areas along the Humboldt River from Deeth to Carlin are excellent winter locations, and the livestock operators are very careful to supplement the hay and grain fed in cold winters with oil cake to keep the animals in good flesh throughout the cold winters. It is not unusual to see -45° temperatures in the Elko country.

As we go farther south into Clover Valley, Lamoille Valley, Jiggs Valley, and Ruby Valley, we again have big spreads of excellent permanent pasture and considerable alfalfa areas. It is rather unusual to find alfalfa in an area where winters get down to -45° However, I know of one spread in Ruby Valley where a spring freshet cut a channel through an alfalfa field some 18 feet deep. The owner of this particular property and myself measured a tap root on an exposed root along side of this channel that was 18 feet long. The owner claimed that this alfalfa had been in for 22 years and he was cutting better than two tons per acre on the spread. That's something nobody ever heard of before, because I took that up to the University here and they said that it can't be.

In 1934, I was appointed as one of the appraisers to count the McIntyre herd which was operated out of the 71 Ranch east of Elko. The depression and subsequent cattle price had put this operator out of business, and the count of the livestock was for a take-over under the mortgage existing. There were some 1,800 head of Black Galloway livestock which

had been run on open range and were about as wild as any deer in the country. This was the meanest rodeo it has ever been my misery to assist in rounding up. It took quite a crew of men to keep these animals headed for the pasture from which they were to be shipped to the California areas. Our last count was an overall count at the gate into the main 71 Ranch property. We had been out for some five days and we were all dead tired, as well as our horses being about all in. It was my job to stand at the gate and gate-count the animals for a final check for the spread. I was so weary that I threw my leg over the saddle horn to rest my position in the saddle. One of the cows took exception to my position and butted my horse when he was not looking. She put my horse down and I fell beneath my horse. The cow came over the horse to stamp me into the ground. Very fortunately, there were two good cow hands on the job with their riatas, and they roped the cow before she could get more than a couple of stamps at me. Suffice to say I was more scared that I was hurt, but that was a pretty tough experience to have to go through.

The Reese River area has a fairly sizeable spread for livestock and is strictly a livestock area. All crops grown in the immediate section are fed back to the livestock which is run in the winter time on the sizeable ranches which border the Reese River channel. In the summertime, the cattle from the Reese River ranges are sent out to areas such as Antelope Valley, Monitor Valley, and even over into Railroad Valley.

As we get into the central part of the state, which is north of Round Mountain and south of Austin and Eureka, we have year-round operations on several of the big ranches; such ranches as the Twin River spread and the Peavine Ranch north and east of Tonopah. These are year-round operations. Where the

livestock is ranged in the summer-time, off of the actual ownership of land and onto Taylor Grazing area, the cattle are never more than 80 miles from the home ranch.

We have year-round operations on the two Fish Lake Valleys. The Fish Lake Valley north and east of Tonopah some 84 miles is a part of the old Jim Butler ranch holdings, and is an excellent summer range for livestock. From this ranch, the livestock is brought down and turned onto the desert, which is some 60 miles from Tonopah and south of the Tonopah-Ely highway. The other Fish Lake Valley is north and west of Tonopah some 40 miles. The principal ownership in this valley is the E. L. Cord spread where Mr. Cord operates a year-round pure-bred Hereford bull enterprise. This Fish Lake Valley goes west and south from the E. L. Cord spread. This E. L. Cord spread was the original Chiatovich Ranch which controlled practically the entire valley at one time.

On the extreme southwest end of this valley is a mining district called Lido, where it is my understanding that Art Linkletter has recently purchased an empire. It is a little difficult to understand Mr. Linkletter's purchase of this property. I have known it for many years, and I have never seen a cow on the entire area on which you could not hang your hat on her hips or count her ribs at a distance of 100 feet. There simply is very, very little browse and there are areas where it is 15 miles between water holes throughout the entire spread.

As we come into the northwestern portion of Nevada, we strike the Fallon, Yerington, and the Smith Valley areas, which are good farming areas and yet, at the same time, are principally operated as livestock units. Most of these units summer the cattle and sheep in the Toiyabe National Forest and the old Mono National Forest of the Bridgeport and Bodie

Hills areas. Most of the livestock grown in this area are handled by good operators, and the quality and finish of livestock as they go to market are probably the best outside of Elko in the entire state of Nevada.

In the southern areas of the state of Nevada, in the Caliente country on south, there are several sizable live stock operators. However, this is an entirely different setup in livestock, as most of the animals from this part of the world are either Angus or Brahma stock. There are two especially good operators in this part of the country—the Stewart brothers and Mr. Taylor, who operates out of the Glendale district.

Mr. Taylor has one of the finest spreads of Charolais cows I have ever seen. All of the animals are registered. The light cows will run around 1,500 pounds per animal against the average Hereford animal of Elko County at 950 pounds. The Brahma cattle which this gentleman operates are really beautiful animals. And may I add at this point, I do not like Brahma cattle. However, I have seen better net returns come from Brahma livestock than I have ever seen come off of Herefords.

I remember distinctly one year that one of our operators from Las Vegas asked for a commitment to purchase 700 head of weaner Brahmas from the Texas country. At that time, he could purchase these weaners at 8¢ f.o.b. the trucks in Texas, and could lay them down on his ranch for approximately 12¢ per animal pound. The average sale up to this time for fairly well-finished Brahma livestock brought 18¢ to 20¢ on the Los Angeles market. With the loaning officer of the bank in Las Vegas, we authorized the purchase of these weaners.

When I returned to Reno, the president of the Bank called me into his office and his first remark was, “I thought you hated Brahmas.” My reply was, “I do hate Brahmans, but I don’t

hate the profit that this individual is bound to make on this purchase.” The president’s remark was, “Well, it’s on your neck if he doesn’t make a good profit.” It turned out that on the sale of the finished fat yearling Brahmas Which went to the Los Angeles market, the average was 19¢ per pound with an average gain of 196 pounds on each of the weaners that he fed out. Suffice to say the president had nothing further to say about the purchase of the livestock.

We have one more area in the state of Nevada which is strictly a livestock district, and that is the area from Sand Springs north of Reno through the Buffalo Meadows area and into the Gerlach and Granite Range area, and north to the Soldier’s Meadow Ranch in the northern area of Washoe County.

In the immediate area of Sand Springs we have the Smoke Creek Ranch and the Buffalo Meadow Ranch which is a part of the Dewey Parker holdings. This is strictly a desert spread. Where there is some permanent pasture on the Smoke Creek area and approximately 80 acres of alfalfa at Buffalo Meadows area, the livestock are run for about 11 months out of the year on strictly open range country. This is one of the cheapest operational costs we had in the entire portfolio in the First National Bank. However, the calf crop which is obtained from this sort of operation brings the actual net return on the capitalized investment to about the same as we would have in the Elko country, with livestock which is never finished as well as the Elko country beef.

As we go farther to the east, we run into the big Granite Land and Livestock Company which comprises four ranches—Squaw Creek, Deep Hole, Granite Mountain, and the Fry Ranch. The livestock for this spread are wintered on this area, with the exception of feeder steers which are brought into the

Fallon area and fed through feed yards in that district. As we go north from these spreads we are into strictly open range areas. The livestock taken from these areas is never in the quality of breeding or finish that will be shown in any of the other livestock-producing areas throughout the state.

Going still farther east, we come into the Winnemucca area, which again is strictly a livestock operation. At the present, they are developing considerable farm products (hay and grain) in the Orovada district, which is an area on the old Kings River channel. These farm crops are developed by pumped water. However, the pumping lift for the pumps makes it a profitable operation, as the maximum water lift at the present moment is not to exceed 50 feet. I put that in because anybody that understands pumping operations knows that the cost of pumping water is an inverse ratio and not a direct ratio as you have to go down.

Along with observing ranching and livestock conditions, it has been my privilege to have seen practically every town in the state whether it be a town of a saloon and a grocery store with three or four dwellings up to the Las Vegas, Reno, and Elko cities in our state.

I passed through Las Vegas in 1914. We had been on a General Land Office survey in Death Valley, and the stage from Death Valley to Tonopah had quit for the winter season. We therefore had to come back through Las Vegas to Salt Lake City and then back to Reno. Las Vegas, at that time, was nothing really but a whistle stop on the railroad.

Reno, as of 1934, was a growing town but was not expanding very rapidly. Elko, Winnemucca, Carson City, Fallon, and Yerington were fairly static as far as growth goes. However, they were sound communities and all they needed was better commodity prices for livestock and farm products to give

them the necessary impetus for increased growth.

The Ely area was one district that had two operating banks which were very jealous of their successes and were not in the market to permit the First National Bank to enter their areas. It has always been the policy of the First National Bank to enter a district only where their services were needed. Therefore, the Ely area was completely out of my province, except when it was necessary for me to contact someone in the city, or on my trips from Elko, through Ely to Caliente and into the Las Vegas district.

Tonopah is no longer the mining district. Where there is some operation, it is on such a small basis that mining cannot be considered the principal business of the area. It is the county seat of Nye County, which is an immense empire in itself, and there is enough business outside of the county operation to justify several good stores. Recent development in Tonopah is primarily due to the Radar station which was constructed by the Government on Mt. Oddie, just to the west of Tonopah. This brought in a component of some 130 men, and was quite an impetus to the economic conditions of Tonopah.

There was a justification for a branch bank in Tonopah, due to the immense area which this branch would service. The district went almost to Austin to the north, and east to the Railroad Valley district. It serviced all of the Fish Lake areas, and the entire district south to Beatty, and southeast to Alamo. Therefore, there was justification for a bank, considering the fact that Tonopah had developed through tourism several good motels as well as shops within the town limits.

Yerington is another town that has had a fairly sizeable growth, due in part to the big copper operation which had been developed in the district. However, Yerington missed a good

bet by not being a little more cooperative with the Anaconda people. The Anaconda people put in a town of their own with proper dress shops and so forth to service the community which was necessary to operate the big mill. Yerington has had some development, but not the development it was entitled to if it had been more cooperative with the copper concern. This breaks their heart now, but it's nobody's fault but their own.

Fallon has had a substantial growth, due in part to the big Government air field built to the southeast of Fallon, and in part to the actual conditions which have prevailed in Fallon in the past few years. There are many fairly sizeable shops and possibly a 30 percent increase in the residence district in Fallon in the past 25 years. I therefore look to Fallon as having better potentials than Yerington or some of the other outlying districts.

Carson Valley, with Minden and Gardnerville, has had a fairly substantial growth. However, we have the peculiar condition in Carson Valley that third generation operators still hold onto every acre that was owned primarily by the original settlers of the district. And, therefore, the expansion for the towns has not been too great. However, there have been some big sales made in the district to speculators, and this has helped out in part for the economics of the district.

Carson City has had a rather phenomenal growth. This is due primarily to the governmental agencies which have been developed in the past 25 years, plus the fact that we have an annual legislature in the city, plus the further fact that there have been a great many retired families who have moved into the area, purchased or built excellent homes and are making the area their domiciles.

We go east to Lovelock, which has had some expansion within the town itself. The growth has been rather slow in this immediate area. However, since the inception of Rye Patch dam and the proper control of the primary water rights for the Upper Valley and the Lower Valley as well, there is no question but what the farming areas have expanded by at least 35 percent. And this expansion has been in proper development to justify a good farm production for the area. E. L. Cord has a big ranch in the county.

The Tule Camp operation is headed by a group of five individuals who have made some wonderful expansion in both alfalfa and permanent pasture areas to the district. This was done primarily through their own development of deep drain ditches for the new seed bed areas. The alfalfa production in several instances has run better than five and one-half tons per acre on three-year alfalfa development. The grain crops for the area are produced by Mr. Jacobson, who operates some 2,200 acres in the immediate Lower Valley area. His crop recovery is in the area of 45 bushels per acre on wheat and 38 bushels per acre on barley (that's high).

Going farther north and east, we are in the Winnemucca district. Winnemucca has had a rather unusual development as far as the city areas are concerned. There are some five subdivisions which have been developed in the past 20 years, and there has been some excellent motel and hotel development in the city proper. This is due primarily to the fact that it is a breaking point in the trip to Salt Lake, if one gets weary. And also, it is getting to be supplemental break-off station for the tourist traffic that goes to the north to Boise and to eastern Oregon. It is my understanding that the traffic through Winnemucca has developed 47 percent in the past years.

Going farther to the east, we come to Battle Mountain. Battle Mountain has had some development. However, I think that it can be said that Battle Mountain is a fairly static community as far as home expansion is concerned. The big property which is known as the old 25 Ranch is now under the control of the Jenkins Land and Livestock Company, which is practically 100 percent of the surrounding areas. There has been some mining development in the past few years. However, it has not been extensive enough to increase the population of the community of Battle Mountain.

Carlin is our next stop as we go east, and Carlin is primarily a railroad junction. With the advent of diesel-operated equipment, Carlin has lost in population rather than gained, and we can consider it a very definitely static location. There has been some development on each side of Highway 40, but not enough to bolster the community as far as population is concerned.

Elko is our next stop. Elko has had an excellent increase in population, mercantile development and general economic growth in the past 25 years. It is the hub of an immense area, clear into Idaho and as far south as Ely and Eureka. Therefore, it serves an empire, and there is very definite justification for the mercantile and the subdivision developments which Elko has experienced in the past 20 years.

Further to the east, we have the little town of Wells, which 40 years ago was nothing but a whistle stop on the railroad. However, it is now the junction of the highway which goes north into the Idaho and Yellowstone National Park areas and south to Ely and the Las Vegas areas with Highway 40 bisecting the town. There is no question but what Wells has more than doubled in population in the past 35 years.

This means then, when I mentioned the towns increasing in population and so forth, that it is easier for the people who live there to service their loans. In each of the places that I have named, there is a bank. Battle Mountain had the Bank of Commerce there and the First National Bank never even thought of going into that area. They are very jealous of their prerogative out there, too. The Jenkins outfit owns the whole community; therefore, there is no chance of agricultural expansion. The only expansion you can hope for is the mines, and the mines haven't proved, as yet. Of course, you do have the big operation of the Getchell outfit not too far away, and this new operation of a big iron mine due south of Battle Mountain.

One of the most phenomenal changes that I have experienced in the state of Nevada is the development of the highway systems going east, going south, and going north from Reno, as well as highway 50 from Reno through Fallon, Austin, and into Ely. This fast transportation to these various areas has in part played a very definite factor in the growth in these communities.

It used to be a long, weary, 10-hour drive from Reno to Elko, due entirely to the condition of the non-paved roads, and the chuck holes, and the dust storms which one experienced on the trip to Elko. Elko now is an easy 5-hour drive, and a comfortable drive at that. The trip to Fallon used to be two and one-half hours of hard driving. Fallon is now one hour from Reno and a very comfortable trip. We used to figure about three hours to Yerington and now it is about an hour and one-half to an hour and three quarters away. Tonopah used to be a 12-hour hard drive. Tonopah can now be reached in four and one-half hours with a comfortable drive. Our trip to Las Vegas before the Bonanza Air Lines facility was inaugurated, used to be 14 to 16

hard hours of travel. We normally broke the trip down into Tonopah the first night and Las Vegas the next night. However Las Vegas is now about 9 hours fairly comfortable driving from Rena, and therefore when it is necessary, to drive to the area is the present mode of transportation.

The Bonanza Air Lines was a godsend to the Reno people connected with banking facilities necessary to service the community of Las Vegas. At the inception of the First National Bank's moving into Las Vegas, three trips per year were all that were necessary for my department to service the area. However, at my retirement in 1958, I made 16 trips a year to Las Vegas to service the necessary loans which came from the various branches.

It was often necessary in our bank operation to go as far south as Bishop, California. Bishop used to be a very difficult 15-hour trip from Reno. Bishop is now a comfortable 6-hour trip from Rena. And the sideroads in the Bridgeport areas and the roads necessary to go to the Benton district are in such excellent shape that a round-trip to the community is not a difficult day. The roads from Bridgeport down through the Walker River canyon into the Smith Valley area have all been paved and have cut the travel time by more than 50 percent to these various communities. I believe that these highways and proper secondary roads which have been developed in the past 40 years are one of the primary factors which has made Nevada develop in population and economic growth as it has.

SUMMARY AND CONCLUSION

In civic activities, I was and am a member of the American Legion. For seven years, I held down the job of secretary for the Lion's Club; but as the appraisal job developed in the bank, I simply had to drop this activity as I was so often in the field when the organization met. I have been a member of the Masonic Order since 1919, having gone through the Scottish Rite and the Shrine as well. From '24 to '29, I was quite active in this lodge work; however, from '29 on, there was so much field work that I practically eliminated my Masonic work.

In 1924, I was married to Mila Lucille Coffin, and two sons were the issue from this marriage. Both boys are into their thirties at the present time, and have families of their own. We were very happy in the selection of their wives and the family is still a very close-knit unit.

From 1935 to the present time, there has been so much activity in the expansion of the bank and the increase in business, that there was very little outside activity for me. I would finish a "must" job in Las Vegas and get

home in time to pick up another "must" job in Elko. By the time I would finish the Elko assignment, there would be an accumulation of appraisals in Reno that needed immediate attention, and by the time I would get that portion of the work cleared up, the routine would be right back where I was before.

When you are working for an organization where there are between 40 and 60 loaning officers, each one with the most important job in the bank—to be attended to immediately—it is very difficult to set any routine of where you will be and when you will be there. Nevada is such a large state, with the territory running from Searchlight in the south and McDermitt on the north, and from Wendover on the east to Bishop, California on the west, that it is just a guess as to where you can be at any particular time. However we seemed to get the work done and that is the part that really counts.

Looking back, I had several chances to get into other departments in the bank, but I remained firm in my request to stay put in the Appraisal Department. I repeat, Nevada is a

big state, and there is an extreme of diversity in crops and products from the northern border to the Las Vegas area. It takes time to learn the various areas, and it takes study to be familiar with the proper crops in the areas.

A top appraiser must know standard practices for sheep, cattle, hogs, grain, hay (both alfalfa and grass), as well as timothy; the many row crops grown in southern Nevada, such as cotton, sugar beet seeds, tomato plants, truck garden vegetables, and so forth. Budgets must be made up for each of these items, and that in itself is a big job as cost of production is never static and you must be current on the cost of production for each year. All these add up to experiences plus keeping up to date on new methods, new crops, changing economic conditions, and expansion of services to the borrowers. I always enjoyed this work, especially after 1940 when the real recovery from the depression started and has continued to this date.

There are conditions which are dictated to the banks today which I do not like and I cannot reconcile in my 40 years of contact with banking methods; continued farm subsidies; loose and easy credits in F.H.A. and V.A., practically nothing down and 30 years to pay out on a home. Government dictation on imports and the tariffs on such items have robbed the public of the right to solve their own problems as independent operators. There is just too much government control in the hands of incompetents to even solve the confused economies of modern-day operations. By these statements, I do not mean to imply that the country is headed for another 1929 or '33 depression, but I feel that it is high time that the individuals have the right to conduct their own affairs without governmental agencies dictating how, when, and where.

It has all been good fun and a worthwhile endeavor. It has been a constant revelation of changes and new things. The present-day standard of living is so much better than 60 years ago that it is hard to believe we advanced this far. Distance is no longer an item to be considered and what used to be the maximum of luxury is now commonplace to all of us. I have enjoyed the changes and new improvements and I expect to see more changes and more improvements as time goes on.

The world conflicts that are in evidence in so many places I interpret as "growing pains," and I believe that the day will come when history will prove this to be true. Scientific advances, cultural achievements, better living for future generations. In the meantime, life is too precious to waste on backward looking and it is up to each of us to do his part in seeing that the world is a better place in which to live. This will take work, tolerance, study, sympathetic understanding of the other fellow to accomplish. And that relentless element of time will be the ultimate factor in accomplishing this condition.

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